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PATENT

**IN THE UNITED STATES PATENT AND  
TRADEMARK OFFICE**

Applicant(s): FITZMAURICE, et al.  
Serial No.: 09/764,688  
Filed: January 16, 2001  
Title: MULTIPLE-SERVICE CARD  
SYSTEM

Docket No.: 40655.0100  
Examiner: Le, Uyen-Chau N.  
Group Art Unit: 2876

**AMENDMENT AND RESPONSE TO OFFICE ACTION**  
**UNDER 37 CFR § 1.111**

Commissioner for Patents  
Washington, D.C. 20231

Dear Commissioner:

In response to the Office Action dated January 16, 2003, of which this response is filed within the shortened statutory three month period, Applicants present the Amendments and Remarks beginning on the following page in complete response thereto. Applicants' amended claims are now in condition for allowance or, alternatively, serve to present the claims in better form for consideration on appeal. No new matter is added, and each of the amendments finds full support in the claims, specification, or drawings as filed. As such, reconsideration of the rejections in light of the amendments and arguments contained in this Reply is respectfully requested. Early and favorable action is further requested.

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